

Fill in this information to identify the case:

Debtor 1 Michal J. Ghafoor

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of PA

Case number 19-20118 GLT

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust C **Court claim no. (if known):** 4

Last 4 digits of any number you use to identify the debtor's account: 1266

Property address:
516 Kelly Avenue
Pittsburgh, PA 15221

Part 2: Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: Loan was due 3/1/2024 as of the handoff from the Chapter 13 Trustee. The loan is currently due for 3/1/24 – 7/1/24 totaling \$2,214.73.

☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ _____

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____

c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

Debtor(s) Michal J. Ghafoor
First Name Middle Name

Last Name

Case Number (if known): 19-20118 GLT

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x/s/ Brent J. Lemon

Date 07/18/2024

PA Western BK
18 Jul 2024, 09:58:57, EDT

KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 16106
215-627-1322
bkgroup@kmlawgroup.com
Attorney for Creditor

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: Michal J. Ghafoor

Debtor(s)

**Wilmington Savings Fund Society, FSB,
as trustee of Stanwich Mortgage Loan
Trust C**

Movant

vs.

Michal J. Ghafoor

Debtor(s)

Ronda J. Winnecour,

Trustee

BK NO. 19-20118 GLT

Chapter 13

Related to Claim No. #4

CERTIFICATE OF SERVICE

RESPONSE TO NOTICE OF FINAL CURE MORTGAGE PAYMENT

I, Brent J. Lemon of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on July 18, 2024, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below:

Debtor(s)

Michal J. Ghafoor
516 Kelly Avenue
Pittsburgh, PA 15221

Attorney for Debtor(s) (via ECF)

Glenn R. Bartifay, Esquire
3134 Lillian Avenue
First Floor
Murrysville, PA 15668

Trustee (via ECF)

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

Method of Service: electronic means or first-class mail.

Dated: July 18, 2024

/s/ Brent J. Lemon

Brent J. Lemon
Attorney I.D. 86478
KML Law Group, P.C.
BNY Mellon Independence Center
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